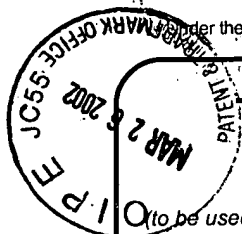


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PTO/SB/21 (08-00)

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	10/046,654
Filing Date	October 26, 2001
First Named Inventor	Neofytides, et al.
Group Art Unit	
Examiner Name	
Attorney Docket Number	020375-000220US

Total Number of Pages in This Submission

5

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Return Postcard
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	Cited References: (12-US Patents; 6-Foreign; 2-Other Documents)
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s)	<i>6 co-pending applications</i>
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm and Individual name	Townsend and Townsend and Crew LLP Thomas D. Franklin	Reg. No. 43,616
Signature		
Date	March 22, 2002	

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date:

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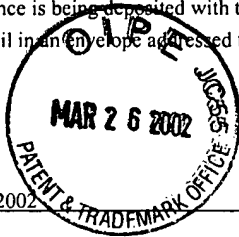
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Assistant Commissioner for Patents
Washington, D.C. 20231

On March 22, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: Cindy Bennett
Cindy Bennett



PATENT
Attorney Docket No.: 020375-000220US

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8-3-02
CW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cheryl L. Neofytides, et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER
WTH STORED VALUE FUND

Examiner:

Art Unit:

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Applicants also wish to make the Examiner aware of the following six co-pending applications:

1. Application No. 09/476,384 filed December 30, 1999, Attorney Docket No. 020375-000700US.
2. Application No. 10/045,633 filed October 26, 2001, Attorney Docket No. 020375-000210US.



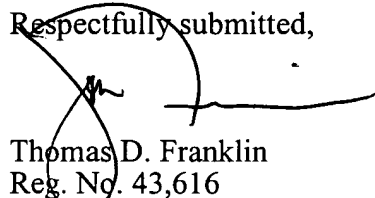
3. Application No. 10/045,632 filed October 26, 2001, Attorney Docket No. 020375-000230US.
4. Application No. 09/476,384 filed October 29, 2001, Attorney Docket No. 020375-000240US.
5. Application No. 10/010,068 filed December 6, 2001, Attorney Docket No. 020375-000610US.
6. Application No. 10/076,036, filed February 13, 2002, Attorney Docket No. 020375-002100US.

To comply with 37 CFR §1.98(a)(2)(iii), enclosed is the specification, claims and drawings for the above case.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


Thomas D. Franklin
Reg. No. 43,616

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
Tel: 303-571-4000
Fax: 303-571-4321
TDF:cmb

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	10/046,654
Filing Date	October 26, 2001
First Named Inventor	Neofytides, Cheryl L.
Group Art Unit	
Examiner Name	
Attorney Docket Number	020375-000220US

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	AA	5,220,501		Lawlor, et al.	06-15-1993	
	AB	5,555,496		Tackbary, et al.	09-10-1996	
	AC	5,757,917		Rose, et al.	05-26-1998	
	AD	5,826,241		Stein, et al.	10-20-1998	
	AE	5,960,412		Tackbary, et al.	09-28-1999	
	AF	6,029,150		Kravitz	02-22-2000	
	AG	6,032,133		Hilt, et al.	02-29-2000	
	AH	6,070,798		Nethery	06-06-2000	
	AI	6,098,053		Slater	08-01-2000	
	AJ	6,119,106		Mersky, et al.	09-12-2000	
	AK	6,122,625		Rosen	09-19-2000	
	AL	6,246,996	B1	Stein, et al.	06-12-2001	
	AM					
	AN					
	AO					
	AP					
	AQ					
	AR					
	AS					
	AT					

FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	AU	EP	0 949 596	A2	Citibank, N.A.	10-13-1999		
	AV	EP	1 077 436	A2	Citicorp Development Center, Inc.	02-21-2001		
	AW	PCT	WO 00/22559	A1	Citibank, N.A.	04-20-2000		
	AX	PCT	WO 00/67177	A2	X.com Corp.	11-09-2000		
	AY	PCT	WO 00/79452	A2	Echarge Corp.	12-28-2000		
	AZ	PCT	WO 01/04816	A1	Citicorp Credit Services, Inc.	01-18-2001		
	BA							

Examiner Signature		Date Considered	
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¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

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Complete if Known

Application Number	10/046,654
Filing Date	October 26, 2001
First Named Inventor	Neofytides, Cheryl L.
Group Art Unit	
Examiner Name	
Attorney Docket Number	020375-000220US

Sheet **2** of **2**

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BB	AMERINET, INC., <i>Debit-It!—The Best Idea In Payment Systems Since the Credit Card</i> , downloaded from website http://www.debit-it.com/ on 2/7/00.	
	BC	TRANSPPOINT, <i>The Way to Pay Online</i> , downloaded from website http://www.transpoint.com/ on 2/10/2000.	
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